

MELINDA MIDDLEBROOKS ESQ
841 MOUNTAIN AVENUE, FIRST FLOOR
SPRINGFIELD, NJ 07081

Re: ERIC J. SPENCER
196 MOUNTAIN AVENUE
NORTH CALDWELL, NJ 07006

Atty: MELINDA MIDDLEBROOKS ESQ
841 MOUNTAIN AVENUE, FIRST FLOOR
SPRINGFIELD, NJ 07081

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/13/2023
Chapter 13 Case # 21-14066

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$97,260.00

RECEIPTS AS OF 01/13/2023

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
06/02/2021	\$1,181.00	7711770000	07/13/2021	\$1,181.00	7807257000
08/17/2021	\$1,181.00	7885119000	09/20/2021	\$1,181.00	7957581000
10/18/2021	\$1,181.00	8019153000	11/15/2021	\$1,181.00	8081247000
12/23/2021	\$1,181.00	8163508000	01/24/2022	\$1,181.00	8225641000
02/17/2022	\$1,181.00	8282512000	03/21/2022	\$1,181.00	8353490000
04/15/2022	\$1,181.00	8405686000	05/16/2022	\$1,181.00	8468763000
06/27/2022	\$1,731.00	8548662000	07/18/2022	\$1,731.00	8594828000
08/22/2022	\$1,731.00	8662014000	09/20/2022	\$1,731.00	8718995000
10/28/2022	\$1,731.00	8792009000	11/29/2022	\$1,731.00	8850206000
12/27/2022	\$1,731.00	8899394000			

Total Receipts: \$26,289.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$26,289.00

LIST OF PAYMENTS TO CLAIMS AS OF 01/13/2023

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
BANK OF AMERICA						
	03/14/2022	\$523.60	887,520	04/18/2022	\$79.65	889,221
	05/16/2022	\$161.82	890,932	06/20/2022	\$80.91	892,618
	08/15/2022	\$118.61	895,916	09/19/2022	\$118.59	897,514
	10/17/2022	\$118.59	899,189	11/14/2022	\$118.59	900,765
	12/12/2022	\$116.19	902,317	01/09/2023	\$116.13	903,807
CAPITAL ONE BANK (USA), N.A.						
	03/14/2022	\$367.02	887,574	04/18/2022	\$55.83	889,284
	05/16/2022	\$113.43	890,986	06/20/2022	\$56.72	892,674
	08/15/2022	\$83.13	895,970	09/19/2022	\$83.13	897,567
	10/17/2022	\$83.13	899,234	11/14/2022	\$83.13	900,810
	12/12/2022	\$81.40	902,366	01/09/2023	\$81.40	903,848

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CITIBANK NA						
	03/14/2022	\$180.09	887,256	03/14/2022	\$111.94	887,256
	03/14/2022	\$156.07	887,256	04/18/2022	\$27.39	888,920
	04/18/2022	\$17.05	888,920	04/18/2022	\$23.74	888,920
	05/16/2022	\$34.60	890,662	05/16/2022	\$48.26	890,662
	05/16/2022	\$55.65	890,662	06/20/2022	\$27.83	892,328
	06/20/2022	\$17.30	892,328	06/20/2022	\$24.12	892,328
	08/15/2022	\$40.79	895,642	08/15/2022	\$25.36	895,642
	08/15/2022	\$35.33	895,642	09/19/2022	\$40.79	897,223
	09/19/2022	\$25.36	897,223	09/19/2022	\$35.35	897,223
	10/17/2022	\$25.36	898,904	10/17/2022	\$35.35	898,904
	10/17/2022	\$40.79	898,904	11/14/2022	\$40.79	900,469
	11/14/2022	\$25.36	900,469	11/14/2022	\$35.37	900,469
	12/12/2022	\$39.94	902,041	12/12/2022	\$24.83	902,041
	12/12/2022	\$34.62	902,041	01/09/2023	\$39.94	903,534
	01/09/2023	\$24.83	903,534	01/09/2023	\$34.62	903,534
DISCOVER BANK DISCOVER PRODUCTS INC.						
	03/14/2022	\$604.66	887,673	04/18/2022	\$91.98	889,388
	05/16/2022	\$186.87	891,081	06/20/2022	\$93.43	892,777
	08/15/2022	\$136.93	896,064	09/19/2022	\$136.95	897,672
	10/17/2022	\$136.95	899,329	11/14/2022	\$136.95	900,909
	12/12/2022	\$134.10	902,453	01/09/2023	\$134.11	903,941
HSBC BANK USA, N.A.						
	03/14/2022	\$329.11	887,787	04/18/2022	\$50.07	889,519
	05/16/2022	\$101.71	891,203	06/20/2022	\$50.86	892,907
	08/15/2022	\$74.54	896,185	09/19/2022	\$74.54	897,791
	10/17/2022	\$74.54	899,440	11/14/2022	\$74.54	901,019
	12/12/2022	\$72.99	902,564	01/09/2023	\$73.03	904,058
JEFFERSON CAPITAL SYSTEMS LLC						
	03/14/2022	\$318.15	8,002,740	04/18/2022	\$48.40	8,002,791
	05/16/2022	\$98.33	8,002,838	06/20/2022	\$49.16	8,002,891
	08/15/2022	\$72.07	8,003,001	09/19/2022	\$72.06	8,003,047
	10/17/2022	\$72.06	8,003,102	11/14/2022	\$72.06	8,003,147
	12/12/2022	\$70.59	8,003,203	01/09/2023	\$70.57	8,003,256
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER						
	08/16/2021	\$553.29	876,036			
PNC BANK NATIONAL ASSOCIATION						
	03/14/2022	\$894.33	888,047	04/18/2022	\$136.05	889,784
	05/16/2022	\$276.40	891,461	06/20/2022	\$138.20	893,173
	08/15/2022	\$202.59	896,424	09/19/2022	\$202.56	898,050
	10/17/2022	\$202.56	899,695	11/14/2022	\$202.56	901,254
	12/12/2022	\$198.36	902,806	01/09/2023	\$198.36	904,303

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
PRA RECEIVABLES MANAGEMENT LLC							
	03/14/2022	\$86.50	8,002,741		03/14/2022	\$143.69	8,002,741
	03/14/2022	\$1,340.71	8,002,741		03/14/2022	\$393.86	8,002,741
	04/18/2022	\$203.95	8,002,785		04/18/2022	\$13.18	8,002,785
	04/18/2022	\$21.86	8,002,785		04/18/2022	\$59.91	8,002,785
	05/16/2022	\$26.74	8,002,843		05/16/2022	\$44.41	8,002,843
	05/16/2022	\$414.36	8,002,843		05/16/2022	\$121.72	8,002,843
	06/20/2022	\$207.18	8,002,892		06/20/2022	\$13.37	8,002,892
	06/20/2022	\$22.21	8,002,892		06/20/2022	\$60.86	8,002,892
	08/15/2022	\$19.58	8,002,997		08/15/2022	\$32.55	8,002,997
	08/15/2022	\$303.68	8,002,997		08/15/2022	\$89.21	8,002,997
	09/19/2022	\$303.66	8,003,048		09/19/2022	\$19.61	8,003,048
	09/19/2022	\$32.55	8,003,048		09/19/2022	\$89.21	8,003,048
	10/17/2022	\$19.60	8,003,103		10/17/2022	\$32.55	8,003,103
	10/17/2022	\$303.67	8,003,103		10/17/2022	\$89.21	8,003,103
	11/14/2022	\$303.66	8,003,148		11/14/2022	\$19.59	8,003,148
	11/14/2022	\$32.55	8,003,148		11/14/2022	\$89.20	8,003,148
	12/12/2022	\$19.19	8,003,201		12/12/2022	\$31.87	8,003,201
	12/12/2022	\$297.36	8,003,201		12/12/2022	\$87.35	8,003,201
	01/09/2023	\$297.36	8,003,257		01/09/2023	\$19.19	8,003,257
	01/09/2023	\$31.87	8,003,257		01/09/2023	\$87.36	8,003,257
SUNTRUST BANK NOW TRUIST BANK							
	03/14/2022	\$1,925.33	888,357		04/18/2022	\$292.89	890,128
	05/16/2022	\$595.03	891,768		06/20/2022	\$297.52	893,521
	08/15/2022	\$436.07	896,700		09/19/2022	\$436.07	898,363
	10/17/2022	\$436.08	899,988		11/14/2022	\$436.07	901,557
	12/12/2022	\$427.01	903,089		01/09/2023	\$427.03	904,582

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,230.57	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	1,000.00	100.00%	1,000.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AYESHA DHAR	PRIORITY	0.00	100.00%	0.00	
0002	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0003	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	26,455.37	*	3,975.59	
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	7,242.16	*	1,088.32	
0005	CITIBANK	UNSECURED	0.00	*	0.00	
0006	DISCOVER BANK DISCOVER PRODUCTS	UNSECURED	11,930.92	*	1,792.93	
0007	HSBC BANK USA, N.A.	UNSECURED	6,494.07	*	975.93	
0008	CITIBANK NA	UNSECURED	2,209.15	*	331.99	
0010	KRISTA SPENCER	PRIORITY	0.00	100.00%	0.00	
0012	SUNTRUST BANK NOW TRUIST BANK	UNSECURED	0.00	*	0.00	
0013	NATIONSTAR MORTGAGE LLC D/B/A MR.	MORTGAGE ARRE	553.29	100.00%	553.29	
0014	CITIBANK NA	UNSECURED	3,079.79	*	462.83	
0015	PNC BANK NATIONAL ASSOCIATION	UNSECURED	17,647.40	*	2,651.97	
0016	PNC BANK	MORTGAGE ARRE	0.00	100.00%	0.00	
0020	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,707.14	*	256.55	
0021	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	2,835.46	*	426.11	
0025	BANK OF AMERICA	UNSECURED	10,331.89	*	1,552.68	
0026	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	7,771.63	*	1,167.89	
0027	CITIBANK	UNSECURED	0.00	*	0.00	
0028	CITIBANK NA	UNSECURED	3,553.38	*	534.00	
0029	SUNTRUST BANK NOW TRUIST BANK	UNSECURED	37,990.93	*	5,709.10	
0030	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	6,277.95	*	943.45	

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Total Paid: \$24,653.20

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 15, 2023.

Receipts: \$26,289.00 - Paid to Claims: \$22,422.63 - Admin Costs Paid: \$2,230.57 = Funds on Hand: \$1,635.80

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.